

AN ORAL HISTORY

with

CONGRESSMAN GENE TAYLOR

This is an interview for the Mississippi Oral History Program of The University of Southern Mississippi. The interview is with Congressman Gene Taylor and is taking place on February 21, 2008. The interviewers are Dariusz Grabka and Alanna Tobia.

Grabka: This is an interview for The University of Southern Mississippi Hurricane Katrina Oral History Project done in conjunction with the University of Guelph, Ontario, Canada. The interview is with Gene Taylor and is taking place on February 21, 2008, at 3 p.m. in Bay St. Louis, Mississippi. It's only 2 p.m.?

Taylor: 1:55.

Grabka: 1:55 p.m. in Bay St. Louis, Mississippi. The interviewers are Dariusz Grabka.

Tobia: And Alanna Tobia.

Grabka: I am Dariusz, and I will begin with the first question. First, I'd like to thank you Mr. Taylor, for taking the time to talk with us today. I'd like to get some background information about you, which is what we usually do in our oral history interviews. I'm going to ask you for the record, could you please state your name?

Taylor: I'm Gene Taylor.

Grabka: And for the record, in case labels are lost or damaged, how would you spell your name?

Taylor: G-E-N-E, T-A-Y-L-O-R.

Grabka: And when were you born, sir?

Taylor: I was born on the seventeenth of September, 1953.

Grabka: And where were you born?

Taylor: I was born in Baptist Hospital in New Orleans.

Grabka: For the record, what was your father's name?

Taylor: My father's real name is Garland Taylor. He goes by Gary. My mom's name was Elizabeth Taylor.

Grabka: What was your mother's maiden name?

Taylor: Her maiden name was Elizabeth Pennington.

Grabka: So where did you grow up, sir?

Taylor: I grew up here in Bay St. Louis. Bay St. Louis didn't have much of a hospital back then, so my mom actually went into New Orleans to have me delivered. As soon as the hospital let her go, she came back to our home, which was at 504 North Second Street, here in Bay St. Louis.

Grabka: So you've lived on the Gulf Coast your entire life?

Taylor: I've lived between Bay St. Louis, New Orleans, and Baton Rouge my entire life, yeah.

Grabka: So how many generations of your family have lived on the Gulf Coast?

Taylor: My dad was the first one to move here. Our family is originally—his side of the family is originally from the eastern shore of Virginia, and they've been there since before the American Revolution. He moved here after World War II; he moved into the area. Like everyone else his age, went off and served in the military, and in about 1948 or so left Panama, where he was stationed with the Army, and came back to the States, first to New Orleans, and then to Bay St. Louis.

Grabka: So why do you continue to live here?

Taylor: This is where I want to live. I spend about half of my year in Washington DC, and it's probably 20 degrees in Washington today. It's about 70 degrees here. My view from Washington is I'm always in a concrete building, walking down a concrete street, looking at an urban environment, and here I'm very fortunate. Between my folks and I, we've had homes on the Beach Road since the 1970s, and I get up in the morning and look at the dolphins, the pelicans. My kids got to learn to swim out in front of their house; they go crabbing in front of their house. We throw a mullet net out in front of the house; we water-ski out in front of the house, and you're just not going to do that in Washington, DC. So that's—and then plus, the vast majority—I've been fortunate; I've made a lot of friends over the years, but the vast majority of my friends are here in Bay St. Louis.

Grabka: Where would that be in, like, the neighborhood? Could you describe maybe your neighborhood?

Taylor: The neighborhood was referred to in Bay St. Louis as Cedar Point, and it's the area north of Highway 90 in Bay St. Louis, and it's probably the oldest part of Bay St. Louis. The oldest homes that I know of was the old Cowan plantation. It was near the corner of Boardman and the Beach Road. It had been there, we know, since about 1810. We know construction was interrupted for the War of 1812. And it had been there since then. It was destroyed August the twenty-ninth of 2005, and there are still—and a number of homes in that area were well over a hundred to a hundred and fifty years old, including my home.

Grabka: Did you stay in your home during [Hurricane Katrina]?

Taylor: I did not. I had worked along with my son, really worked like a madman for about three days before the storm, building shutters, putting shutters up. It's a two-story home, so part of that's up on a ladder, and I'd made the shutters out of material that wouldn't rot, stainless steel screws, stainless steel hinges, stainless steel everything with the idea—and I remember actually saying to my son when we finally got the last one up, "This is the last pair of shutters we'll ever put on this house,." thinking (laughter) that we built them with materials that would last a lifetime; not thinking that the house would be gone in two days. So we worked like crazy, he and I and my wife, boarding up the house. And the house had taken about chest-deep water in Hurricane Camille back in 1969, so with that in mind, we'd lifted all the furniture that we could up on top of the kitchen counter, and we put—we go through this routine of the least valuable furniture's on the bottom. Then the stuff that's a little bit better on top of that, and then the stuff that you really want to save, antiques and whatnot, you put on the very top. We moved a lot of things upstairs, and then upstairs, we put things under plastic with the idea being that if the roof blows off, you want to protect it from the rain coming in. And I regret to say it was all for nothing. We, my son and I came down the day of the storm by boat, and everything was gone.

Grabka: Where did you spend the hurricane?

Taylor: We spent the hurricane about ten miles inland. My brother has a farm north of Kiln, Mississippi; the area's actually called Rocky Hill, Mississippi, and he's got his own water well. He's got a septic tank. He's got a generator, so it was a—and it's probably sixty feet above sea level, so it was an ideal place to ride out the storm. There was a tornado passed within fifty yards of his home and blew in windows on opposite sides of the building, and when the wind got down to about fifty miles an hour, my son and I—my son had a jacked-up Jeep, and so we started trying to make our way back down to the Bay, mostly to check on my *boat*, (chuckle) never *dreaming* the house was gone. And we spent probably two hours trying to get to the Bay with roads blocked by trees. Finally a volunteer fireman ran out on Highway 603 and said, "There's six feet of water on Highway 603; you can't go any further." Well, we had brought my son's old Boston whaler to the farm with us, and so we didn't think twice. Went back to the farm, got the Boston whaler, actually launched on—and people have trouble believing this, but we launched on Highway 603, a half a mile from where the

river normally is. We went down Highway 603 by boat and just started seeing telltale signs of how bad it was, couches floating by. A pool table floated across the highway in the reverse eddy, so it was actually going upstream. And all the balls were in the rack, and the rack was exactly where it should have been if you were getting ready to start a game. And I remember remarking to my son, “Now, what are the chances of this?” And particularly, whose house had this come out of? And it still hadn’t sunk in that whatever house that pool table came out of was probably long gone. We went down the river by boat, probably three o’clock in the afternoon. The river was, geez, twenty feet above normal. I ran boats on the Mississippi River for the Coast Guard, so I know what a six- and seven-knot current look like, and this was much faster than that, so I’m going to guess it was about a ten-knot current flowing out to sea. We went down, found my converted shrimp boat in a lake right by the interstate that everyone refers to as Alligator Lake. By then the water had already dropped about eight feet, so as we’re looking for my boat, we’re already seeing boats up in treetops. Find my boat; I’d had three anchors out and a lot of lines, so it was fine. And then just as an afterthought, we say, “You know what? We still got a little daylight. Let’s go see how the house did,” never *dreaming* that the house was gone. So we passed back under the interstate bridge—

Grabka: In your boat. (laughter)

Taylor: In the boat, and it’s normally a circuitous path from the interstate bridge down to the Bay because if you’re going from inland out to the Bay, the river would make a big bend, a C-shape off to your right, and then you’d turn back to the left to get into the Bay. On this day, the ocean was all the way to the interstate highway. And so we basically made a straight line from the interstate down to the Bay St. Louis Bridge. We went past what we thought was floating debris; it turned out to be the tops of pine trees, but everything was so disorienting from the water being so high, about the only thing you could spot was on our right-hand side, heading down, the casino was still there. And that was about a eight-story building, so it was pretty easy to spot. On the left-hand side, Dupont was still there, the chemical factory. A barge that used to be an entertainment barge of the casino had floated over by Dupont. So that was the first thing that we were like, “Whoa, this is really strange.” And by then the water had already dropped, and this thing, if my memory is right, was already out of the water. We got all the way to what used to be the draw of the old Bay St. Louis Bridge, a bridge that had been there for fifty years. It’s overcast; it’s very overcast. The wind’s blowing about fifty miles an hour; it’s very rough because the water’s rushing out of the Bay, but the wind’s blowing out of the south, which gives you a hell of a chop. And we got all the way to the bridge before we realized the bridge was gone. All of the deck was gone, and most of the pilings were gone. And we got to the draw, and it was almost like, if you’ve seen those *Planet of the Apes* movies where they come back, and they find the Statue of Liberty sticking out of the sand or just something that, nothing made sense. And so we get to the bridge. I had lived on that road between my parents’ place and my place for well over thirty-five years, and seven-tenths of a mile from the highway to my house, I knew every house by name and every occupant by name. So realizing that we’re the first ones to be down in the Bay

and realizing the folks are going to ask us how's *their* house doing, I start this lot-by-lot damage assessment. And I start with the first house was the Tanner's house, "Geez, and the Tanner's house is gone." The next house would be Basil Kennedy, "Geez, and Basil's house is gone." The next house would have been Steve Bienvenuti. His house is gone. Next house would have belonged to the Egan(?) family, "Geez, Ms. Peggy's house is gone." Her daughter Debbie had the next. "Geez, Debbie's house is gone. Prima Thomas's house is gone. Geez, and the other Egan house is gone." And all I really—in retrospect, all I had to do was a quick glance from left to right and go, "They're all gone," but I didn't. I don't know what would cause me to do it on a driveway-by-driveway, and then I made it—what had been my mom and dad's house was purchased by my brother. He had just spent a small fortune remodeling it and had not yet put the furniture back in, but otherwise it was perfect. And the only way I knew where his place was, was the dumpster was still out front. That steel dumpster did not get blow away, nor did it float away. And so as I make my way from left to right, I see the dumpster, "Geez, Dean's house is gone." I lived a hundred yards from there. So I look a little further to the right; my house is gone. And then I keep looking to the right, and it dawns on me, there is one remaining structure that you can see from the water, north of the highway in Bay St. Louis. It belonged to a guy named Harry Chapman; he is an engineer. He's a real stickler for detail; he'd driven a couple of contractors crazy building it. The house made it, but it was beat to smithereens. It was uninhabitable, but it was the only one still standing. And you can see a good half mile inland because there isn't a leaf on a tree. There isn't a house standing. There isn't a dog barking. There isn't a bird flying. It's the total absence of life is the way I remember it. And that was pretty shocking, because I expected to see people wandering around or dogs or animals floating in the Bay or somebody that—I ran search-and-rescue boats. I thought there'd be somebody to rescue, and there was just nothing. And then by this time, I'm looking from the east to west, and the sun is starting to go down, and so the sun is shining through what remains of these trees with no leaves, and I'm thinking, "This is what Hiroshima looked like." But then for added insult, there were curtains and people's clothes and rugs up in the tops of trees that had flowed through and got caught. And so it's like Hiroshima, and then the gods had toilet-papered the town just for added insult. My son, he was a real champ; he was very, very stoic. You know, the only house he'd ever lived in is gone, and we sit there looking at it, and at some point he just says, "You going to tell Mom, or you want me to?" (laughter) And I said, "Well, that's *my* job." (laughter) What I did not realize was that the phones were down, even the cell phones, but text messaging, because it's on a different band width, still worked. And I do remember he's running the boat, and the whole time his fingers are on his cell phone, and he was text messaging his friends that we knew lived in the neighborhood saying, "Your house is gone." By now the sun's starting to go down. We make our way back up the river. I spent a lot of time on the river as a kid, and he obviously did, and he's much younger, so it was dark the way I remember dark as a kid. There wasn't a street light. Because of the clouds there weren't any stars or any moons; it was just pitch black. We make our way—I don't know. I'd have to measure it one day, but I'm guessing ten to fifteen miles by boat back up to where we had launched. And one of the more unusual things is we finally get way the heck up the river, and we

see some lights. And it's a house that is probably a two-and-a-half-story house that starts on pilings, so it's really three and a half stories, and the people in that house had something like a widow's walk. I don't know if you know what that is, but up on the peak of a house, they used to put a porch up there, and in the old days, the widows would look for their husbands coming home from sea. So these folks had a widow's walk, and they're up there. They have a generator; they have a barbecue pit going. And my memory is there was four people up there, and we passed within touching distance of them, and they weren't very talkative. I'm sure they didn't want us tying off. *We* didn't know what to do because I had nothing to offer them. I was staying with someone else, and so I think we basically said, "Are y'all OK?" "Yeah, we're OK." And we just kept going. The water obviously was dropping by this point, so we didn't have to worry about them flooding. We made it back to the house, and what I *vividly* remember was by now, my brother's house was about as far south as people could get if they were coming from upstate. And it's the night of the twenty-ninth, and so people had gathered there, and so we had to walk past this gauntlet of people when we got back. It's now pitch black. We're soaking wet and, you know, people are saying, "How's my house?" And I'd have to go, "It's gone." And they would reply, "What do you *mean*, 'It's gone?' You mean the roof is gone?" "No, it's gone." "You mean the windows are blown in?" "No, it's gone." "What do you mean 'gone'?" And you'd have to say, "It's gone. There's *nothing there*. There is no furniture; there is no house." And then I remember there was this one lady who had lost a house in Camille, and her son had rebuilt on the same spot, only he had built what he thought was a hurricane-proof house, up on pilings, low profile, shutters, everything you're supposed to do. He says, "Well, what about Corky's house?" I said, "It's gone." "That's impossible. It's a hurricane-proof house." "No, ma'am; it's gone." And she might have had a drink or two, so she was clinging onto me. And then she said, "Well, what about my house?" referring to hers, and she had a rental house two or three doors behind where her son's place was. And I said, "*It's gone.*" "Well, how do you know? You can't see my house because Corky's house is there." And I finally had to say, "Margaret, Corky's house is gone. Your house is gone. Every house in Cedar Point but Harry Chapman's is gone. There is nothing in Cedar Point but trees, and there aren't that many trees left." And then one-by-one, other folks would come up and you'd have to go through the same thing, and it was just a—my wife was very stoic about it; my brother was very stoic about it. He was lucky enough, again, to have the farm and the place in the Bay. So, at least he had the farm to go to. But it was not a pleasant—telling people their house was gone was absolutely the low point of it all. And then as folks would migrate down on Tuesday morning, they would stop at my brother's, and he'd have to tell them, "Well, I didn't see your house, but I'm pretty sure it's not there." And again, walking through the whole thing because no one could envision—I've seen the photographs of Normandy at D-day, and you know, the houses with the roofs blown off and the windows blown in, and in my mind's eye, I always thought that was the worst that could happen to my house. I never could imagine it just being gone.

Tobia: When you saw your house and just your community gone, was it so surreal? Like did you have a feeling, or was it not until you had to tell the people that everything was gone that it started to hit you?

Taylor: Well, it hit me. Again, I wasn't expecting it. The river can flood without Bay St. Louis suffering, and so I'm thinking, "Even though the river's real high, and my house probably took water, probably got some windows—no, it's not likely the windows blew in, because I just put those great shutters on." It was certainly surreal, the sun setting behind it, everything being gone. A couple things went through my mind. Number one is this is what the place looked like when the Frenchmen landed, and you know, they came by water, and this is what it looked like without people. Second thing was, again, the total absence of life. It's just hard to imagine no dogs, no birds, no people, no cars, total absence of life. And then the other thing that hit me is, I am a Congressman, and the enormity of what had happened hit me. And I do remember thinking, you know, "If it had to happen to this many other people, it's probably for the best that it happened to me, too, and that way I'll fully comprehend what has happened to them and fully understand what needs to be done. And in the days after the storm, you know, I'm sure you've been down here before (inaudible) guys look like big, tough guys. You know, they work in shipyards; they're loggers; they do athletic stuff. They're tough guys, and it is fair to say that half the guys that I encountered were crying. It's also fair to say that almost all the women I encountered were crying. And they'd come up, and they'd say their house was gone, and I learned to just be patient, and I learned to let them say everything they wanted to say. And they would kind of cling onto you and then I'd say, "Well, my house is gone, too." And they'd look at you in kind of disbelief or amazement because—I was not always a Congressman—you tend to think that Congressmen lead charmed lives. You tend to think the bad stuff doesn't happen to folks who are in Congress, and I'm thinking that's what they're thinking. And they'd say, "What do you mean?" I'd say, "My house is gone, too. There's nothing there." And then it was just immediately, the subject changed, more like, "He *does* understand, and he *is* going to look out for us." And then they'd just say—they'd start talking about other people. And so there was a lot of that. A very vivid memory of everyone felt like they had to tell me how bad it was for their own family. There was also a lot of very brave people who would say, "Yeah, I lost everything, but you know what, no one in my family got hurt." And compared to the folks who did lose family members, all of us knew that if we didn't lose a family member, we were much better off than the ones who did.

Grabka: How did you—to take it back before the storm. What information were you getting about Hurricane Katrina? What influenced your decision to evacuate as you did?

Taylor: Well, we were very fortunate. Our nation spends a lot of money to let people know when storms are coming. And I guess being in my line of work, I know it better than most. We have buoys out in the Gulf of Mexico and the Atlantic that measure sea state and wind velocity; we have satellites in space. There is actually a group of pilots that work for the United States Air Force Reserve stationed at Keesler Air Force

Base in Biloxi, and they fly C-130 aircraft into the storm. That's their job; they're called the Hurricane Hunters, and it's their job. The satellite can tell you where a storm is and give you *some* idea of the intensity, but the Hurricane Hunters, by flying into that storm, can tell you the exact intensity of the storm. So between the satellites, between the Hurricane Hunters, between the buoys in the Gulf, we knew certainly by Saturday night that it was going to hit this area. And they had predicted, and it turned out correctly, that there would be a thirty-foot tidal surge. And I remember being in what was the Bay St. Louis Yacht Club that Saturday night; a lot of people were there. They had a sort of a pot luck supper, a big crowd, and everyone watching the ten o'clock news and the guy says, "A thirty-foot wall of water is going to hit Bay St. Louis." And we're sitting in a place at the time that was probably fifteen feet above sea level. And everybody said, "Aw, well, yeah, maybe." And so no one could imagine it would have been that high. By the way, that yacht club was destroyed. There was nothing left. And so I had a premonition it would be bad; I'll just leave it at that. Starting Friday afternoon in the course of building those shutters and boarding up my house, I think it's fair to say I was hyperventilating. I was working from sunup to way past dark getting the house ready. I guess what I missed in my premonition, if I had know the house would have been gone, I would have spent my time trying to find a U-Haul trailer and get my stuff out of there. I just thought it was going to be a bad storm; I never dreamt the house would be gone.

Grabka: What did you end up taking with you?

Taylor: I regret to say, almost nothing. I took three pairs of shorts, three t-shirts, and some tools, thinking I just needed enough tools to get back into the house so I could get to my *other* tools, which I had boarded up in the house so I could start rebuilding. Again, that's where I know I screwed up. If I had believed the forecast about the thirty-foot tidal surge, I would have gotten some more stuff out of there, but just didn't see it coming.

Grabka: So you had a tremendous amount of memories and wedding photos and that sort of thing?

Taylor: The one thing we did get out is both my wife's grandparents on both sides lost their home in Hurricane Camille, and the one thing they kept telling her ever since she was a teenager was their big regret was losing the photos. So we always kept our photos in these, what people refer to as Rubbermaid tubs, about yea big. And so we had three Rubbermaid tubs of photos. We took them to her parents' house on Carol Avenue, which is up on a hill, and Carol Avenue had never flooded since the Frenchmen landed here in 1699. It flooded, but they were stacked up three high. So the one on the bottom was ruined, but we were able to save two-thirds of our photographs, but other than that, we lost everything.

Tobia: How did that affect, like, you, your wife, and you mentioned you had kids, just losing everything?

Taylor: Well, my daughters—I’ll give you one for instance. One daughter had just gotten married the previous Memorial Day. She and her husband were renting in New Orleans, and we’d invited a lot of folks, and folks were very generous, and so they had a lot of wedding presents. Half of their wedding presents were in their New Orleans apartment, which they vacated, and it got looted. So they lost that half. The other half of their wedding presents were in *my* house. And so (laughter) all their stuff—I mean, they’ve been married now for three months, and they’re back to scratch. They’ve got nothing. You know, we had some nice antiques, none of which had—some had some family significance, but most of them were things we had acquired. We lost my mom prior to that so there were some things my mom had given me that I wish we could have saved, and obviously all the things that would mean nothing to you, but because they were *my* children’s things, and I had seen my kids using them, and we had saved—geez, my wife probably had five hundred baby books that she was saving for when we have grandkids. And we’d kept almost all of our kids’ toys for the same reason. We’d kept the children’s crib for the same reason, for when the grandkids came along. So you know, that was sad. I’m pretty handy, so I had a lot woodworking tools, a lot of mechanical tools. All of them were gone, but again, compared to—and my son realized this almost immediately because he had classmates who were literally in circumstances where they had to leave loved ones behind as they evacuated during the storm, and those loved ones died. And you know, we all realize that compared to losing a grandparent, a brother or sister, a mom or a dad, losing your stuff is nothing. And you heard a lot of that, and that was the expression everybody used. “I lost stuff; I didn’t lose family.” And there is a huge difference.

Grabka: What made you choose to go to your brother’s?

Taylor: Well, again, he’s up in the country; we knew it was above where anyone ever dreamt it could flood. He has a water well; he has a septic tank. You don’t think about that stuff till you lose your electricity, and there is no running water, and there are no flush toilets. He also had a large generator, and his house was designed to switch from city power to the generator with just the flick of a switch. And so, he really—he’s got a pond full of catfish. He’s set up for bad things to happen. Interestingly enough, late that Sunday as I’m frantically getting my house ready, he calls. He’s been watching the news, and his family is getting nervous. And he says, “Well, maybe we shouldn’t stay here.” And I remember saying, “Dean, you’re sixty-something feet above sea level; you’re ten miles inland. What possibly could go wrong?” Well, as we’re in his house, and we’ve retreated to the middle of it, and windows on both sides have already blown in, and the tornado’s passing by, and I very distinctly remember hearing—you know, talk that a tornado sounds just like a freight train—and I remember turning to someone and saying, “Does that sound like a freight train to you?” And just then the windows fly in. And just then I wasn’t worried about the tornado killing me; I *was* worried about my *brother* killing me (laughter) because I was the one who talked him into staying. But it did work out, you know, for the best. I think we were able to minimize the damage in his house. We were running around. He was in the Navy; I was in the Coast Guard, and we were literally doing damage control drills, and the first thing you do when you got a hole in the ship is you go grab

a mattress and you start prying things against that mattress to close the hole. So we had mattresses on both ends of his house, trying to keep the rainwater out. You know.

Grabka: I'm assuming you've, then, moved since. Actually I read that you moved to the—

Taylor: No, he took me in. He had a main house and a guest house, and he was very, very kind to take us in. A lady that was a friend of the family shared that house with us, and in the beginning, he probably had, geez, six or seven families staying with him. And then as they made other arrangements or as their houses—or as they found trailers or whatever—but he took me in for, well, a year and a half. And interestingly enough, we were there until a year and a half later when his main house got hit by lightning. (laughter)

Grabka: Oh, my God.

Taylor: Caught fire. I mean, you talk about snake-bit. (laughter) With the help of the volunteer fire department, they and I put out the fire, but his house was no longer habitable, so he moved into the little house where I was, and by now, things were getting better in the Bay, and I could rent a one-bedroom home, which I did. And I was there until November of [20]07, I got back in my—I was able to build a house by then.

Grabka: Oh, so you're back in Bay St. Louis now?

Taylor: Right.

Tobia: Are you in the same spot as your—

Taylor: Same spot. I'm further—

Tobia: —previous house?

Taylor: I have a long, skinny yard, and the path of least resistance to get a building permit was to build, that the city was pretty generous in allowing people to build garage apartments where your garage used to be. And so that was the path of least resistance, so I basically built something about the size of a garage apartment where my shed used to be, and the more I think about it, it's looking more and more like that's going to be my house.

Grabka: I'd like to ask you some questions regarding your community. Did anything change regarding how you view your community?

Taylor: Oh, Lord, everything changed. It's a small town, and we do look out for each other, but being a small town, when you know everybody, you're going to know folks you really like. And again, in my line of work, you almost know the folks who

vote against you. I can tell you that in the days after that storm, every hatchet got buried, to use the old expression. You know, a guy may have been your worst enemy the day before the storm, you were going to take of him. He was taking care of you. Our first responders, our policemen, our firemen, the city workers were just *phenomenal*. I can't say that often enough. They had lost every single vehicle that the city had, every fire truck, every police car, every piece of equipment was parked in places that had never flooded before, and they flooded. The city just did *incredible* stuff. For starters—and of course, you don't want to encourage people to do this, but for starters, the policemen now had no vehicles, so they went to the car lot out on Highway 90, broke in, grabbed all the keys. The car lot had been underwater, but some trucks are higher off the ground than others. Went from vehicle to vehicle with all these keys, found vehicles that would start, siphoned fuel out of vehicles that no longer would run, and used that to run the vehicles. The mayor of Bay St. Louis, Eddie Favre; the mayor of Waveland, Tommy Longo, and the president of the county board of supervisors made a very smart decision that they weren't going to let people starve to death. And so they posted a policeman at the Wal-Mart that had flooded, at the Winn-Dixie that had flooded, at the Sav-a-Center that flooded, and told them, "You can go in, you can take canned goods, take what you can carry to feed your family. You can take a change of clothes. You take anything other than a change of clothes or food, and only *canned* goods"—because even though there was a lot fresh meat in there, it probably had been contaminated by the rising water. And so they had health concerns, but they told them very clearly, "If you take anything other than that, you'll be arrested." And one of the neat things about a small community where just about everybody knows everybody, it worked. You know, if they saw someone breaking the rules, it was, "Hey, Fred, put that back!" And even if they didn't know Fred, they knew Tom who knew that fellow and would say, "Look. I don't know your name, but I know you're a friend of Tommy's, and I'll get your name from Tommy, so please put that stuff down so I don't have to arrest you." It was a very smart, heads-up call. I don't think I could have ever been prouder of a community, of the way they responded to very, very tough circumstances. People very much looked out for each other. I think our civic leaders did the absolute best they could under *very* bad circumstances. The National Guard, what people forget is half the Mississippi National Guard was in Iraq—

Grabka: That's right.

Taylor: —the day the storm hit, including most of the guys from down here. And so I was able to get to the one satellite phone that worked in Hancock County. Storm was a Monday storm; by Tuesday afternoon, I'd made my way to the one working satellite phone. Being on the Armed Services Committee, I've been fortunate enough to befriend a lot of generals, and so I called General Steven Blum, the head of the National Guard Bureau, told him how bad it was, reminded him that our Guard was in Iraq and that if we were going to get help it was going to come from someplace else and it was going to have to fly in. And so he—within a week we had National Guard units from every state in the Union and a couple of territories here. I also got on the phone with the chief of Naval Operations, Admiral Mike Mullen, told him how bad it

was, that we needed tents and generators, and well, because of the wars in Iraq and Afghanistan, there weren't any available. He very *wisely* looked at what he did have available and got an amphibious assault ship, which is about an eight-hundred-foot-long ship with a flat deck like an aircraft carrier, normally helicopters fly off of. Told him that all of our hospitals to the best of my knowledge had been underwater, most of them had lost their generators; none of them could do anything other than basic first aid. So he had an amphibious assault ship stationed off of Ship Island by Thursday, so that's seventy-two hours after the storm. They flew helicopters to what were the hospitals, including this one [Hancock Medical Center]. Where we're sitting was probably six feet deep in water the day of the storm, and the generator went underwater. They flew radios to each of the coastal hospitals, and left instructions, "If something happens beyond your control, if someone amputates a hand because they're working a chain saw for the first time in years and made a mistake, if someone comes home and sees what was their house is now a vacant lot and has a heart attack"—you can think of all the things that can go wrong; if someone cuts themselves badly on a piece of glass, steps on a bad nail. To the best of my knowledge we never had to fly anyone out to that ship. That ship's got a world-class operating room on it because it's made to support amphibious landings and take care of Marines, but just *knowing* that they were out there was a huge help, and I got to believe for the medical providers here, just knowing that they had a backup. And additionally he had sent the hospital ship *Comfort* to the town of Pascagoula, forty-five to sixty miles from here. It actually went to the docks. The nation chipped in well. I know that's a rambling answer, but FEMA screwed up like champs. But other agencies, starting with the National Guard, the Navy, the CBs [Naval Construction Battalion, Seabees] they really—

Grabka: What are the CBs? Sorry.

Taylor: The CBs are the Navy Construction Battalion. They have a base over in Gulfport, Mississippi. And those are the guys who build things for the Navy, so they have electricians, they have plumbers, they have masons. And they were great in that every water well needs electricity, needs a pump to get water up there. Every sewage treatment plant has motors to make it work. To get the sewage from a person's house to that sewage treatment plant, there are a number of lift stations; gravity flow, and they got to lift it up again; gravity flow, and they got to lift it up again. So all those lift stations went underwater and were ruined. And so those guys were particularly great at getting water wells going again, getting sewage lift stations going again, not everywhere, but say, starting—we went—the city and the county very wisely went and took over Hancock High School and used that as their base of operations. It had its own water tank, but no pump to get the water in the tank. It had its own sewage treatment plant but no pump to get the sewage to the treatment plant. So in that instance the CBs came over and got those water wells going, got those sewage lift stations going, so at least the first responders had some semblance of normalcy, at least where they were working, even though they might have been living in a car at this point at home.

Grabka: I read a comment that you made to [former FEMA] director Michael Brown regarding giving his agency an F minus. Could you maybe describe—

Taylor: FEMA had one representative down here; his name was Eric Gentry, and about the closest I've ever come to strangling a human being was strangling Eric Gentry. He was incompetent; he was out of touch. He kept saying, you know, "Based on what we did in Florida—" And I kept saying, "This isn't Florida." And I'll give you one instance. Hancock County is probably thirty miles across and thirty miles from top to bottom. Almost every vehicle went underwater. Even the vehicles that didn't go underwater had no fuel. All these people had lost everything they owned. Michael Brown's theory was that the locals ought to be able to take care of themselves for three days. Not a bad theory, except that in my instance I probably had a hundred pounds of redfish fillets in my freezer. I like to go fishing. The problem is I couldn't find my freezer; the problem is most people couldn't find their freezers. And so this idiot from Eric Gentry's down here, and I said, "You have got to get food in right now." "No, they got to take care of themselves for three days." I'm going, "No, that isn't going to work. These people have lost everything. The model doesn't work when they lose everything." So when the food finally started arriving, he had one point of delivery and it was at the corner of Highway 603 and Highway 90. And I said, "You have got to get multiple points of delivery. The people in Pearlinton are twenty miles from here; the people in the Kiln are fifteen miles from here. The people at Rocky Hill are farther than that. You got to bring the food to the people because they don't have vehicles, and they don't have fuel." "No, no, no, based on my Florida experience, if we don't have the National Guard there when we distribute the food, they'll be rioting." And I literally grabbed him by the collar and used some vulgarities. I said, "This isn't Florida; this is South Mississippi. We all know each other; that is self-policing in itself. If someone gets out of line, his neighbors will tell him, 'Get back in line and wait your turn.'" And what we ended up doing to go around this idiot was there were probably four or five Humvees in the county by now, and the colonel was very receptive. And I just went to the colonel and explained the problem, asked him if he would lend me a Humvee, and he threw me the keys and then in afterthought (laughter) he laughed. He said, "Well, wait a minute. If you wreck that thing, I'm in big trouble. How about if I send a driver?" Which was a fair compromise. So actually a couple of other guys volunteered when they realized that we were going to go to the point of delivery. We loaded up the Humvee with everything it would carry, and we just started riding the streets, and then you're—good news, bad news. The good news is we could bring food to people. The bad news was, because we didn't know if more food was coming, because of the incompetence of FEMA, we decided we would have to ration people to one bottle of water and one MRE [meals ready to eat] a day. And they'd say, "Well, you coming back tomorrow?" "We're going to try. We can't promise. We don't know what's coming next." And again, because FEMA was so disorganized, they couldn't even say, "Yeah, I got a truck today; a truck's coming tomorrow." They couldn't say that. Everything was—and I distinctly remember this. This clown kept saying, "It's in the pipeline." And I kept saying, "What's that mean? Is the pipeline in Canada? Is the pipeline in Louisiana? What's the pipeline? What's the—give me exact times and

exact places; don't give me any of this nebulous stuff because we don't have time for nebulous." Michael Brown just never did get it. It turns out that as I'm riding around passing out one MRE per person per day—

Grabka: What's an MRE? Sorry. An MRE, what's that?

Taylor: A meal ready to eat. I'm sorry. It's a prepackaged meal for the military; it comes in a plastic pouch, and it's got two thousand calories, which is supposed to be enough to keep a soldier going for a day. It's got a little wad of toilet paper in there; it's got a pack of waterproof matches in there. I'm sorry that y'all aren't familiar with this. They come in about twenty different flavors, and after a while, everyone in Hancock County knew every flavor. (laughter) And let's see, it's got matches, a pack of toilet paper, a pack of chewing gum to clean your teeth after dinner, and something that you can pour into your water to flavor it, either something like lemonade or coffee. And interestingly enough, a little tablet that you can throw in there to heat it up because, again, there's no electricity. So we're passing out one MRE per person per day, literally going around FEMA. And the guys from the Guard caught on very quick. They were at the one trailer; we told them what we were doing. There was no fuss. And that went on for about two days, and then interestingly enough, I was not in a position to order anyone to do anything. The other Guardsmen, even though they were dead-dog tired, who had been out all night and were trying to sleep during the day, when they saw what we were doing, they piled in their Humvees; they did the same thing. We just went to different parts of the county passing out food. It was a Monday storm, and so about Thursday evening, simultaneously, about sixty police cars from Florida showed up Thursday night, and then that was a *huge* help because they had vehicles, they had fuel, they weren't tired, and starting Friday morning, they would go to the same point of delivery, and it's a lot easier to cover this county with sixty vehicles than three or four, and they were passing out food. So by Friday, my fears of people starving to death were no longer there, but we still had huge medical concerns. No tetanus shots, and remember, everyone's stepping on nails; everyone's stepping on broken glass. You're trying to get back, if you have anything left, or if you don't have anything left, you're looking for your stuff, and you're going to step on nails; you're going to cut yourself.

Grabka: There was reports of aid agencies, especially the grassroots agencies, small church groups and that sort of thing, being ready to move in in a very short period of time, but being held up at the Mississippi and Louisiana borders. I wonder if you could speak to that.

Taylor: I don't know that that's true, but I can say—I'll give you one for instance. We lost a Guardsman the night of the storm in a particularly sad situation. He had survived the war in Iraq. He was a Marine, had come home, joined his local National Guard unit, and the night of the storm was called out, I'm told, to go rescue his own grandparents. It was about thirty miles inland, a town called Poplarville. And without getting into all the gory details, a wire, two telephone phones had sagged, the wire is stretched across the road, and he was killed, passing under that wire. I went to his

funeral up in Petal, Mississippi, on one week to the day of the storm, and I remember riding around, passing out MREs, people were asking for baby formula. Well, Petal had a Wal-Mart, and their Wal-Mart was open, and so I used up what money was left on my credit card to buy baby formula, and I remember driving down, feeling pretty good about it, and stopped in Kiln, Mississippi, and there's a biker bar up there called the Broke Spoke. And it's run by these two very big guys, Steve and Mike, and I mean, they're big, and they look like bikers. They got beards, and they look like bikers. And I've got this baby formula, and I'm like, "I need someplace to drop it off." Well, Steve and Mike who normally run a biker bar had taken over Annunciation Church, with their permission, and they were collecting articles to distribute. And one of the most generous people was Brett Favre, who is a local hero, great quarterback for the Green Bay Packers. He and his wife Deanna had donated a lot of their own money, and it's my understanding that he started calling other guys from the NFL [National Football League] who also were chipping in money. So I show up with a carload of baby formula thinking [it was a] big deal. And, "Steve and Mike, where do you want this stuff?" And they point, and there is a *wall* (laughter) *full* of baby formula that all these other groups that you'd mentioned had already donated. So, "This is what we did today." Incredible generosity from the local folks who had the wherewithal to help out from folks all around the country, Rotaries, Exchange Clubs. I remember being down in Lakeshore, Mississippi, which is now gone. There is not a structure left in Lakeshore, Mississippi; this is probably three days after the storm, and at this crossroads is a card table, similar to this, a folding chair, and what people would refer to as a patio awning; it's a little circle tent. And a guy is sitting there, and a sign reads, "Free medical care." And I'm dumbfounded, and I pull over. We're riding around in the Humvee. "Who are you?" "I'm Dr. So-and-so." "Where are you from?" "Sacramento, California." When he saw the news, he grabbed his doctor kit, he flew as close as he could, he rented a car and drove to Lakeshore with a folding table, a chair, and his medical kit, and that was the norm. For *months* you would see things like that, and here we are better than two and a half years after the storm, and we're still getting hundreds of volunteers a week, all the way from young college kids who literally put their lives on hold for a couple years and camped out down here to, what they jokingly refer to as "boomerangs," which are folks who come down and help for a while, go home for a while, come back here and help for a while, go home for a while, hence the term boomerang; they keep coming back. So the volunteers and this assortment of folks who, on a normal basis, would never say hello to each other. There was a group here of hippies [Rainbow People], and they referred to them as the hippie tent. And they'd built a geodesic dome, and they had this wildly painted bus, and they started cooking. Well, the Pentecostals chipped in with the hippies; the Amish came down and chipped in with the hippie tent. Fundamentalist Baptists came in and were chipping in at the hippie tent. So all these folks, who under normal circumstances would never have even said hello to each other, were pitching in to help people here, and it was really remarkable.

Grabka: So I guess that's kind of an example of one of many things that changed immediately after the storm, in terms of people having to cooperate. Has that spirit of cooperation maintained over the last three years?

Taylor: I think so. I think to a very large degree, yeah. It's a shared experience. I think all of us wish it was over with. We all wish things were back to normal, and then you look to your neighbor, you look to your left, you look to your right. In my instance, I'm only the third house back on my block. There are vacant lots where my neighbors used to be. And so you want it to be over, and then you go to Pearlington, and you go to Lakeshore; you go to any of these communities that are still having a hard time getting back on their feet, and you realize that, "Hey, I'm fortunate enough. I did a lot of my own work to rebuild my house, but there are other folks who aren't as healthy as me, other folks who lost their jobs." And so it's been a challenge helping them, but there has been incredible help from within, incredible help from without. And I guess the other thing I really want to brag on are our policemen and firemen because almost to a man, they lost their own homes, a man or a woman. And almost to a man or a woman, they kept coming to work. And it was just this attitude, "Hey, I don't have anything to go look for. It's gone, so I might as well do my job." And that was pretty remarkable, and I will contrast that with New Orleans, where I remember going to a restaurant called Mulay's(?), and it was not too far from the French Quarter, and I was waiting on my wife. So I struck up a conversation with the owner, and he brought out this scrapbook, and it was his place before Katrina, and it was his place being looted. And he actually pointed out where all the liquor had been stolen, where his automatic teller had been robbed, and I remember asking, "Where were the police?" He points to a nearby hotel. He says, "They were up in that hotel; they never came out." And I will contrast that to Bay St. Louis and Waveland where, to the best of my knowledge, every policeman, every fireman lost their own home, and they kept coming to work. And, you know, that really is a devotion to duty.

Grabka: Can you contrast that maybe with the even greater difference between what we perceive as—what we've seen, I guess, the difference of the reaction of the public officials within Louisiana versus the public officials in Mississippi?

Taylor: Well, I wasn't there, but I don't think ours could have done any better. Eddie Favre, Tommy Longo, and it's fair to say that Eddie and Tommy and I had had some disagreements prior to the storm, but that is a perfect example of where, "Hey, look, I can deliver some things that you guys can't. Your employees are here; we're going to get them the equipment they need." And to this day, I mean, that shared experience of going through it, you know, we'll be going to each other's funerals thinking about what happened in the immediate aftermath of the storm. And it was an interesting time. I wish it had never happened, but on the flip side, it was certainly one of the most interesting times of my life.

Tobia: With regards to media in the storm, I know us not being from the States, we saw a lot of, "There's looting and stuff like that going on in New Orleans. It's really bad in New Orleans." Whereas it was totally different for you guys, but we didn't see that. And as either a community member or Congress[man], did that bother you at all?

Taylor: I'll give you an interesting aside. Like I said, I know the head of the Guard Bureau very well, General Blum. He came down a couple of Saturdays after the storm, and one of the things I asked him was, the first National Guardsmen hid their weapons because they wanted that desperate person that they encountered to know they were there to help. "I may be wearing a camouflage uniform, but I'm here to help. I don't want to intimidate you with this weapon." The second batch of Guardsmen that came in, same thing, and they came in in waves. It was that third batch of Guardsmen that came in that had been watching New Orleans on television from different parts of the country, and quite frankly, they're walking around with M4s and M16s, and they're putting up razor wire around their compounds, and I'm like, "What in the heck are you guys thinking? Take the doggone razor wire down. You are here to help people. You want to welcome people into your compound. If they're hungry, feed them. If they're thirsty, give them some water. If they need to use your port-o-let, the taxpayers paid for them; let them use it because none of these things are available to the general public. Hold their hand a little bit; tell them you're here to help." And I literally had to tell General Blum, "General, please tell them to put their guns away." And he got it. He's a Special Forces trained; he's a lieutenant general, one of the most savvy guys I ever met. He got it. He called all his commanders in at the Stennis Airport, and I was there. And he said, "Unless they're rated as an MP, military policeman, and unless they're used to handling crowds and being around crowds and guns, tell them to put the guns away." Well, one soldier from another state found out that I was involved in that decision. He calls his dad all afraid, and they called my Washington office; some dad called up and he's all ticked off. You put his son's life in danger. And my fuse was pretty short then. I got in this. I'm on the one satellite phone that has been brought down to me by the Navy, and I said, "Get the dad on the phone." And my staffers are appalled. I said, "OK, if you're not going to get him on the phone, you call him back, and you tell him these exact words: If Junior is afraid, tell him this fifty-year-old man will ride around with him and protect him, but there is absolutely no reason for Junior to need a gun in South Mississippi. We all know each other. The fact that they're in uniform, people respect that uniform, and if Junior says, 'Stop,' that guy's going to stop, and if he doesn't stop, he's going to run away from Junior, not towards Junior, and Junior doesn't need a gun because somebody's Junior is going to make a mistake and kill someone needlessly." Interestingly enough, my staffer said he never delivered the message, but I was more than ready to tell Dad that I would ride around and protect Junior with my fifty-year-old self (laughter) because the fear wasn't there, and it was a different environment. Were there one or two instances of people doing something incredibly stupid? Sure, but that means that there were thousands, tens of thousands of instances where people saw that person in uniform, realized they were here to help, and respected the normalcy and the authority that they brought with that.

Grabka: We've been talking, we've been interviewing people who have insight into their parishes and stuff and their communities, and they've been saying there's a noticeable increase in the amount of substance abuse and suicide and that sort of thing, immediately after Hurricane Katrina. As a public official, how do you respond to things like that?

Taylor: Well, you say regrettably, you say, it is unfortunately true. Geez, I won't say everyone, but I think this is a fun-loving area even in good times. Descendants of Frenchmen, descendants of Spaniards, descendants of Yugoslavs, descendants of Italians and a lot of Catholics down here, and Catholics don't frown on drinking. So there was a lot of drinking *before* the storm. (laughter) With very little to do and some sad scenes around us, there was a lot, even more drinking after the storm. I do [think] that as things got better, that has tapered off. Suicides, absolutely. We used to have none; now we have some. So therefore it's a marked increase. I do think that this storm-related, that just people losing their things—one of them was a home builder, and I can just imagine the pressures on him from all the homes that he had built, and you can almost bet that everyone of those homeowners, if there was anything left to save, was tugging at his sleeve. "Come fix my house. Come fix my house first. My circumstances are worse than anyone else's." And I can just imagine the pressures on people like that with limited number of skilled workers to help them, with limited number of materials in the beginning. Remember the Lowe's wasn't here; the Home Depot wasn't here. We were down to a couple of lumber yards; they were up to their eyeballs in work. And I can just imagine the pressure on that fellow in particular, and it just had to be unbearable. It was unbearable for me, just people calling, needing FEMA trailers, but for that person who had personally built those homes, and now felt a responsibility to rebuild them, it must have been enormous. It has been tough. And then this is a gorgeous place during the summer, but as you can see we can have fairly dreary days during the winter, and so you know, if you've gone from a two- or three-thousand-square-foot house, and you're now living in a travel trailer, that first Christmas was tough. That second Christmas was really bad. That *third* Christmas, and by now it's sinking in, "My house isn't coming back." So it's certainly been tough on people. I have found that those people who went to work seemed to have it easier than the ones who sat around thinking about their troubles. I know the best therapy for me and for my employees—and [I and] several of my employees lost our houses. The best therapy for us was to go to work. It put everything in perspective. That funeral—you know, it's funny how things turn out, but that funeral happened for me at the exactly right time because it was one week to the day of the storm, and up until this time I hadn't thought much about myself, and I got to admit, I was starting to think, "Geez, you lost everything you own." And then I go to a funeral and see a mom who lost a son, dad who lost a son, a widow who lost her husband, two little boys who lost their dad. You know, compared to that, I lost nothing. And I guess one of the advantages of my job is when I get down, one of the things that I do is go visit the troops at Walter Reed [Army Medical Center], coming back from Iraq and Afghanistan. So again, compared to those young people who've lost their vision, lost their limbs, I don't *have* any problems compared to that. But not everybody down here goes to Walter Reed; not everyone down here has—again, I asked for these responsibilities—but the responsibilities that I have is to get a big picture. And so if all they have to concentrate is their own problems, then it can certainly be overwhelming.

Grabka: Are there any plans to maybe expand the support, the state-funded support for people with stress issues and mental problems that may be the result of the hurricane?

Taylor: Well, one of the things, we had something unprecedented in American history, and I'm glad to have been a part of it, and that is really within days of the storm, even though FEMA couldn't find this place, the insurance industry could. (laughter) And within days of the storm, they're telling people, "We're not paying." You know? "This is water; it's not wind. Read the fine print. We're not paying." And I can't tell you how many. It was a series of tragedies that happened, first the storm; and then getting people food, and the challenge of getting people food, and get them medicine, that challenge and worrying that that wasn't going to get done. And then just when you think you're beyond that, everyone I run into says, "They're screwing me; they're not paying my insurance claim. I'm going to lose everything. I had a big mortgage; my house is ruined. And they're not going to pay. I'm going to lose everything." And so we did come up, with the great help of Senator [Thad] Cochran, Senator [Trent] Lott and the delegation, we came up with a plan—we passed it by Christmas—where people would be paid up to the amount of their insurance or a hundred and fifty thousand dollars, whichever is less, if they lived outside the flood plain, if they had homeowner's and if they got screwed by their insurance company. The nation would, in effect, pay that claim. So that helped a lot of people. Two-thirds of the folks here are homeowners. It has been very tough helping the renters. Not by any—the national media keeps wanting to portray it as some sort of a scam. There's no scam there; it's just resources. Go back to that home builder. The home builders felt an attachment to the homes they had built or remodeled, so naturally they tried to fix those houses first if they could be fixed. And sequentially, what they wisely did was fix the houses that could be fixed, because that was the quickest way to get people in houses is you're starting with something. When that was done, then they moved on to new construction; that tended to be for homeowners. That's two-thirds of the folks. Then the third that got left behind, I regret to say, were the renters for a couple of reasons: number one, availability of materials, availability of labor, and because now, by now insurance rates had gotten so high that entrepreneurs were being told that they would have to charge three hundred dollars per unit per month just for wind insurance on these, and then you throw on homeowner's and then you throw on flood on top of that, and they're going, "Geez, we're now at six hundred a month just for insurance"—this is a fairly low-income area—"I can't build it, pay the insurance, and get my return on the deal." And so the government has stepped in with some subsidies for people to build low-income housing and keep the rents low. We're anticipating within the next eighteen months, and we're now almost in March of [20]08. Within the next eighteen months, we'll have an additional seven thousand units on the market, but again, that's between now and eighteen months. So it's going to be a challenge for those people who are still in trailers. And it's—as it drags on, I've got to believe it's harder on those folks. It's got to be. So you know, your [question] is: do we have anything to help them? Yeah. Is it going to be tomorrow? No. Is it going to happen within the next eighteen months? Absolutely, because those bonuses stop in eighteen

months, so those builders have a very good incentive to do it quickly. The sooner they do it, the bigger the bonus they get for building.

Grabka: What vision do you have for rebuilding the Bay area, or this area?

Taylor: Well, I'm really hoping—this was a community of single-family homes, and Biloxi is building a lot of condos; Gulfport is building a lot of condos; Long Beach to some extent is talking about it. I really hope this will stay a single-family-home community. We're fortunate in that the casino does pay about half of all the costs of running the city through taxes. So the property owners and sales tax take care of the rest. The city took a heck of a hit; the two major sources of income for the city were the casino and the grocery store. I used to be a city councilman, so I'm privy to these things. The grocery store was washed away and has not come back and *won't* come back, because no business in their right mind wants to compete with Wal-Mart, and there already is a Wal-Mart. So you might have had a store and then Wal-Mart shows up, and you're willing to stay. But none of these businesses will go invest in a new store to compete with a Wal-Mart, and believe me, I've tried.

Grabka: I thought there wasn't a Wal-Mart in Bay St. Louis.

Taylor: It's in Waveland, which, remember, that's only five miles down the road, down the same road, to be exact. So I'm *really* hoping the city council will resist the urge to listen to the developers because there are some developers who could care less about this community, who would just as soon make it all high-rise condominiums, make their money and leave. That's not this community. One of the things that saved us after the storm was that we all knew each other. It was a community of homeowners. It was a community of homeowners who looked out for each other, and that, in itself, you cannot possibly describe the value of that. I spend half my time in Washington DC. In Washington DC, no one knows each other. If you can't *do* something for somebody, they don't even want to know your name. You walk down the street, and tell someone hello, they think you're going to mug them. Down here, if you *don't* tell someone hello, they think you're a snob, and if you don't shake every hand in the restaurant, I don't care what your job is—I don't care if you're a high school kid—if you don't walk in and wave, smile, and shake the hands of most everybody in that place, they think you're a snob. I don't want that to ever change. That is something that we have that most communities don't, and it's got incredible value. It's got incredible value for me as an individual; it had value for me as a dad. I always knew where my kids were because everybody else knew my kids, and I always knew where *their* kids were. And again, it cuts down on all sorts of things that should not happen.

Grabka: Well, what do you envision the challenges are going to be against that?

Taylor: Challenges are going to be financing the city. The cities have folks saying, "Why aren't you fixing my pothole? Why don't I see more police cars?" And they're going to come back and say, "Well, we lost our grocery store. We lost a lot of our tax

base.” And so the challenge is going to be for people to show some patience, to be understanding of the city council; that every service they had the day before the storm, they’re probably not going to get right now, that every house isn’t going to come back as quickly as we’d like. But I really think the absolute worst decision the city could make would be putting high-rise condos, and I think the best decision is to be patient. Every day there are more houses going up. Every day there are more people making the decision, “Yeah, it’s certainly more expensive than it used to be; it’s more expensive than I’d like it to be, but that’s where I want to live, and that’s where I’m going to live.” And then I’m working on a national level to help make their insurance more affordable. That I can help with, and I’m doing my absolute best to help with.

Grabka: Your battle with the insurance companies is relatively well-documented in the news media and such. Can you speak to that?

Taylor: Well, again, even before FEMA could find this area—and this is the absolute truth. FEMA couldn’t find Hancock County to deliver water, fuel, food, but the insurance industry found Hancock County. They went out and hired extra people, and within days of the storm, they were going from lot to lot, telling people, “You had a homeowner’s policy; it does not cover flood.” And there are trees down in every direction, *clearly* tornadic activity. The Navy says we had four hours of hurricane-force winds before the water ever got here, but the insurance company had been primed to say, “Blame it all on the water.” To walk you through it as quickly as I can, under the National Flood Insurance Program, we hire the insurance companies to sell the policy. Not a bad idea; we don’t have to have a huge force selling the po[l]icy, and they get a commission. We also count on them to adjust the claim after an event, and they sell the flood policy. They also sell the homeowner’s. We count on them to do a fair adjustment of the claim; if it was indeed water that caused the damage, blame it on water, bill the government. But if the *wind* did it, then blame it on the wind and bill your company; State Farm, Allstate, or Nationwide. One of the flaws in that is that we give them total discretion. So imagine yourself, you’re not college kids, you’re out of school, you’re moms and dads. You got responsibilities. You got a mortgage to pay, and you’re a claims adjustor. And you’re sent out to adjust that claim. You’ve already been told by your manager—and we have got copies of these internal memos—“Whenever wind and water occurred, blame it all on the water.” Now remember, they have a contract with America to have a fair adjustment of the claim, but their internal documents are saying, “Blame it all on the water.” You got a mortgage to pay; you got kids to put through school, you got mouths to feed, you’re thinking about your next promotion. Are you going to do the *right* thing or are you going to make your company happy? So in every instance, they went on the property mind made up, “If there’s any water at all, I’m going to blame it all on the water.” And my best example is, I had a tin roof on my house. I was the only guy in my neighborhood who had that style tin roof. I waited two weeks before I saw my claims adjustor because I had work to do; saw him two Sundays after the storm. I meet with him, and I knew what they were going to say. So when they showed up, I said, “Don’t say a word. Can you count?” “Yes.” “Each one of my steps is about three feet. How far is each one of your steps?” “Same.” “OK. Let’s start counting. I’m going to

show you my roof.” We counted off a hundred and fifty steps. I found my roof; it was over two neighbors away, and I said, “*That’s my roof*. How many steps?” “A hundred fifty.” “A hundred and fifty steps from where my house used to be.” “Yes.” And I said, “OK. Each one of those steps was?” “Three feet.” “Four hundred and fifty feet from where my house used to be, do you see any wood attached to that tin?” “No.” “OK. Do you think that tin floated here?” Silence. I said, “Do you think tin floats?” Silence. “How about if I grab a piece of that tin, we walk over to the Bay, I throw it in the Bay, and we time how long it takes for it to sink?” Silence. “OK. So in effect, you know that tin doesn’t float, and that this didn’t float here.” Silence. We walk back to my slab. And I said, “OK. What are you going to tell me?” First words out of her mouth, “I see no evidence of wind damage.” Trees are down in every direction on my yard, clearly showing tornadic activity. Took her to where my roof was; it’s tin; it didn’t float there. It flew there. But she had been primed to say—and then she comes back and says, “But I’m fully prepared to pay on your *flood* policy.” And again, to an average Joe who doesn’t do what I do for a living, you’re going think, “Wow, that’s nice of State Farm to pay that flood policy.” To which I said, “That’s mighty nice of you. That’s not State Farm’s money; that’s my *nation’s* money. How about my wind policy that *you* guys control?” Again, “We see no evidence of wind.” And so what happens there is number one, the individual gets screwed because almost every house was hit by a combination of wind and water. They had buried in their policy something called concurrent causation where buried in that policy it said, “If wind and water occur, we’re going to blame it all on the water.” Well, that’s completely contrary to their contract with America, which calls for a fair adjustment of the claim. But it gets even worse, because a typical homeowner’s policy says that if you, or Dariusz, lose your house to a fire, to whatever, that they will put you up someplace; they’ll pay your rent until your house can be fixed. It’s part of your homeowner’s policy. But if they deny the homeowner’s policy *totally*, then they don’t have that obligation to put you up. So instead of State Farm, Allstate, and Nationwide paying to put people up, they’re on their own. They’ve lost their house; they probably lost their job. They got no place to go, and the insurance company is not going to pay to find them an apartment. So what happened? Our nation had to fill that void. Our nation bought, just for Mississippi, forty-two thousand travel trailers at sixteen thousand dollars per trailer, average cost. Then they delivered them to these home sites; that cost *another* sixteen thousand just to deliver them. It was a sweetheart deal to a guy named Riley Bechtel, who is one of President Bush’s biggest contributors. I can document the whole thing. They got an average of sixteen thousand dollars per trailer just to hook it up to a garden hose, to hook it up to a sewer tap, and to put in a power pole, something that Dariusz and I and you could do in a day. We could do several in one day; sixteen thousand dollars. So we’re now up to thirty-two thousand dollars of expense to the American taxpayer that should have been paid for by the insurance industry, plus it wasn’t a fair adjustment of the claim when you blame it all on the water, and you have company documents saying, “Blame it all on the water.” And I guess the worst part of it all was, as a guy named David Maurstad, who is the head of the National Flood Insurance Program, who when I brought this to his attention on national television and said, “Why aren’t you going after these people?” has done absolutely nothing. And again, let me tell you what I do

know. I do know that the insurance industry is a huge contributor in congressional elections. I do know that they spent about twenty million dollars in the last election cycle, and most of that went to Republicans. I do know that they spent about twenty million dollars in the previous presidential race; most of that went to George Bush. Is that why George Bush won't look into this? I don't know, but I can tell you I've been to two US attorneys, Jim Letten(?) over in New Orleans and Dunn Lampton up in Jackson, walked them through how the nation got robbed, and neither one of them has lifted a finger. And so, am I down on the insurance industry? Absolutely. Let me take it a step further. We have laws called the Sherman Antitrust Act in America, and that says if all the clothing stores got together and said, "You know what? Sales are really good, and we could all make more money. Let's all raise our prices 20 percent." If they were caught doing that, they would go to jail. If all the lumber yards after Katrina had called each other up and said, "We have a great supply and demand situation; let's raise our prices 100 percent." If that could be documented, they'd go to jail. I can give you any number of circumstances where you can't call up your competitor and fix prices. Guess what is the one industry that's exempt from the antitrust law? Actually there's two; one is major league baseball, and I could give a flip about major league baseball. (laughter) They don't get any of my money. I don't watch their games. The second one I have to have; there's actually laws that say I have to have automobile insurance if I want to drive. The insurance industry was given an exemption from the Sherman Antitrust Act back during the Great Depression; it was supposed to be a one-year exemption to get them back on their feet. Here we are fifty years later, they're still exempt, so it's perfectly legal for State Farm to call Allstate, to call Nationwide, to call USAA, "Hey, let's all raise our rates." It's also perfectly legal for them to say, "Hey, let's all cut our coverage." Or, "You take Alabama, you take Mississippi, I'll take Arkansas." All these things that no other business could do is perfectly legal for them. And they have used that incredible power to abuse individuals, and they've abused the people of South Mississippi. Then since the storm, they have pulled out of coastal America where 53 percent of all Americans live within fifty miles of the coast. They've pulled out of every state; they'll sit out for a while knowing perfectly well their competitor won't jump in because they've got a wink agreement. Then they come back in, they triple the rates. "It's us or nothing." And people are buying it, so even with Katrina, the insurance industry made forty-four *billion* dollars in profits in [20]05. In [20]06 without Katrina, the insurance industry made over *sixty* billion dollars in profits. The head of State Farm, a guy named Ed Rusk Jr., at the same time he is hosing the people of South Mississippi and denying their claims, doubled his bonus from four and a half million to nine million dollars last year, and everyone on his board doubled their bonus.

Grabka: For all the great work they did in Mississippi.

Taylor: And it's for, in effect, agreeing to hose the people of Mississippi.

Tobia: Is there any pressure now, like, on—

Taylor: I'm trying, and I've passed legislation through the House that would allow people to buy wind insurance as an option to their flood insurance through our nation because I didn't get a single complaint about flood insurance. I got thousands of complaints about homeowner's insurance. And so if they don't want that business, if they're not going to be fair, we want people to have the option, to give people the option to buy it through their nation, and the nation was fair with them. It's hung up in the Senate; I'm hoping they'll do something in the next sixty days.

Tobia: So you think there—

Taylor: I hope so.

Tobia: —might be a promising future to this.

Taylor: We're going to stay after it.

Grabka: Do you have support from your fellow Democrats?

Taylor: We have support from most Democrats. One of the problems is that the chairman of that subcommittee, the Banking Committee, is Chris Dodd. He's from Connecticut, insurance capital of America. Interestingly enough, the ranking member, the ranking Republican, is Richard Shelby who's from Alabama, who you would think would be for it because the Alabama coast has been hammered. And *he's* not for it. Senator [John] McCain, who is apparently the Republican nominee for president, has come out against it. I'm hoping he'll change his mind, but we do have some help. Guys like Chuck Schumer from New York, very high-key, high-profile senator has come out for it. Lindsey Graham from South Carolina, another high-profile Republican has come out for it, and so it's going to be a real dog and cat fight to try to get it passed.

Grabka: Interesting. Well, we're—

Taylor: Geez, petes, I've used up all y'all's time.

Grabka: I'm just wondering if there's anything else—

Taylor: No, I don't think so.

Grabka: —that you—

Taylor: Thank y'all for being so generous.

Tobia: I just had a quick question.

Taylor: Sure.

Tobia: How do you think since Katrina, like, state to state, the United States has come together?

Taylor: The nation was incredibly generous with the FEMA trailers, with the homeowner's grants, unprecedented in American history. That bridge, Bay St. Louis Bridge, three hundred and thirty million dollars, the federal government paid for every penny of it. The Biloxi Bridge, another three hundred million, the federal government paid for all of it. Those National Guardsmen came down here at our nation's expense. So as individuals, as taxpayers, as National Guardsmen, as volunteers, incredibly generous. It's just part of the American psyche—not picking on Canadians, (chuckle) I just don't know that many. But it's certainly part of the American psyche to move on. "OK, something bad happened; we fix it. Move on." And there are a heck of a lot of them who are just amazed that it's not fixed yet. And good-natured people in Congress were saying, really starting in October, November of [20]05, were saying, "Well, things are back to normal now." (laughter) And I'm going, "No! It's nowhere *near* normal now!" And it was just the enormity of what happened. And even guys who have had disasters since then—I have friends from Kansas who had a terrible tornado. I have very good friends from Tennessee where those tornados just a month ago; even they recognize that, "Yes, what happened to Johnson, Tennessee, is terrible, but that's about this big compared to what happened to South Mississippi, which is this big." And it's just the enormity of the task. Unless you have been here, people have trouble fathoming how big it is to fix it. And so the ones who haven't been here think it's over, and even the ones from other parts of the country, they had hoped it would be fixed by now. And I certainly hoped it would be fixed by now, but they've been very generous, but it is fair to say that Katrina fatigue has hit Congress.

Tobia: It's just so unprecedented. Like, how are you supposed to measure in time how long you can fix it?

Grabka: What period of time do you expect—we've been asking everybody this. The "new normal" seems to be this kind of catch phrase. It's like things that no longer are normal, how long before you get—

Taylor: I mean, if you live down here, you measure time by hurricanes. "Did you build that house before or after Betsy? Did you build it before or after Camille?" And the new yardstick is Katrina. Did something happen before or after Katrina? And it's not that people are feeling sorry for themselves. It was just a huge, catastrophic event that hit everybody and it became the benchmark as far as time. Was a child born before or after it? Did you buy that car before or after? Did you build that house before or after? Did you get married before or after? And that's the way it's going to be for the remainder of my life.

Tobia: I think people we've been talking to just have a great attitude coming out of Katrina, which I was so taken back by that, everybody's so optimistic. A lot of people from here took it that the community's just so strong and stuff like that. What positive things—I mean, it was a horrific event, but what positive do you take out of it?

Taylor: Well, that *is* the positive thing is that they're tough people. When people ask the question about Louisiana, I say, "Hey, our cops are better than their cops. Our firemen were better than their cops. Our bankers could beat up their bankers." I mean, I am not saying this as a joke. I think those New Orleans bankers probably got the heck out of there and went and found some Ritz-Carlton in another town. Our bankers catch their own fish, clean their own deer; I mean, were probably fixing up their own houses, swinging their own hammers. We do have a hurricane mentality. It's something that's going to happen. Interestingly enough, that storm hit almost to the day in my son's life that Camille hit in my life. I was going into my high school junior year. He was going into his high school senior year. And you teach them life skills. You know, I remember distinctly, "Let's fill up the bathtub with water." You know, he's a teenager; looks at you, "Why are we doing that? I'm not going to drink that." "No, you're not going to drink it, but the water's going to be off, and you're going to need a bucket of that to pour in the toilet so the toilet flushes until the water gets restored." "Oh, that's why we put water in the bathtub." "Why do we board up the house?" "Because stuff's going to be flying through the air at a hundred and fifty miles an hour, and hopefully it won't fly through this window because it's going to be raining twenty inches, and you don't want the rain to come in." That makes sense. And so we're picking the stuff off the ground and reminding him that when I first bought that house and I ripped the old paneling out, you could see the watermark chest deep; so water got that deep that time, it's probably going to happen this time. Let's put the stuff above that. So my son, not a doubt in my mind, will be teaching his son how you get ready for a hurricane. On the flip side, New Orleans did not have a flood mentality. No one who's alive today in New Orleans had been through a flood of New Orleans; they didn't know what to do. And the folks who are here now really want to be here. This is their home; this is where their friends are. Yes, it was a gorgeous place; it will be a gorgeous place again. We lost a heck of a lot of trees. We lost a lot of beautiful homes, but this is where my friends are. And I'm sure they take the same attitude. That's where *their* friends are. And at the end of the day, this is where we want to live.

Grabka: After having lost your home and seen so many of your constituents suffer, how are you feeling three years later?

Taylor: I ran search-and-rescue boats, and when you run search-and-rescue boats, I think it's fair to say at first you're scared to death something bad's going to happen on your watch. You wonder if you're up to it, whether it's a catastrophic injury to an individual or a boat sinking or a boat on fire. And I remember towards the end of my time in the Coast Guard, I was very cocky. I was very good at what I did, and I almost took the attitude, "If something bad's got to happen this week, let it happen on my watch. I'll put that fire out; I'll save that person; I'll keep that boat from sinking." Not unlike what happened with Katrina. Thank God it didn't happen when I was a brand-new Congressman. I just thank God I'd been a Congressman for about fifteen years when it hit. I knew Admiral Mullen, the chief of Naval Operations on a first-name basis. I knew General Blum, the chief of the Guard Bureau on a first-name

basis. I had just been to Iraq with him. And I knew what they were capable of delivering that we didn't have. And so I was in a position to say, "Hey, Admiral, people are going to die. I need your help. General, people are going to die. I need your help." That was my rescue mission, and so if it had to happen, thank goodness it happened, again, when I was in Congress for fifteen years and in a position to call and know what they could deliver. And it's something I'll always remember. It was horrible on one hand; it was exciting on the other. You know, those helicopters didn't just show up for the heck of it. I called somebody and got those helicopters in, you know? And when the planes started landing at Stennis Airport, that didn't just happen; I called somebody and got those planes in there. That ship didn't just show up off of Ship Island. I called somebody, and so it was good to know that I was asking for the right thing, and I knew the right people to ask and stuff was happening. And then with the homeowner grants, I wasn't the real hero, but I did initiate the idea. The real hero was Senator Cochran; he was in a position to make it happen.

Grabka: Well, I guess that's it for us.

Taylor: Thank y'all for your time.

Tobia: Thank you.

Grabka: Thank you.

Taylor: My pleasure.

Grabka: Thank you for coming in.

Taylor: Thanks for coming down, and I'll fill this out and get it to you.

(end of interview)